

**Information to identify the case:**

Debtor 1	<u>Mindy R. Simon</u>	Social Security number or ITIN	xxx-xx-4598
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-17753-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mindy R. Simon

7/27/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mindy R. Simon  
 Debtor

Case No. 18-17753-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Mindy R. Simon, 496A Kerria Plaza, Monroe Township, NJ 08831-7250  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
 Colorado Springs, CO 80962-2180  
 517462546 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
 517462547 Costco Anywhere Visa Card, c/o Citi Cards, PO Box 9001016, Louisville, KY 40290-1016  
 517462549 +EFS, 431 Charmany Drive, Madison, WI 53719-1234  
 517462550 +Freehold Ford, Inc., 3572 Route 9 South, Freehold, NJ 07728-8570  
 517462551 HSBC Bank USA, NA, PO Box 4657, Carol Stream, IL 60197-4657  
 517462552 JP Morgan Chase, PO Box 1423, Charlotte, NC 28201-1423  
 517462553 +Lending Club, c/o Wells Fargo Lock Box Services, Dept #34268,  
 3440 Walnut Avenue, Window H, Fremont, CA 94538-2210  
 517462556 +Neil Simon, 496A Kerria Plaza, Monroe Township, NJ 08831-7250  
 517462557 +New York State Department of Tax/Finance, OPTS- Individual Tax Returns Processing,  
 W A Harriman Campus, Albany, NY 12227-0001  
 517462558 +Northland Group, PO Box 390905, Mail Code CBBK2, Minneapolis, MN 55439-0905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2018 23:53:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2018 23:53:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517462544 EDI: AMEREXPR.COM Jul 28 2018 03:28:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 517462545 EDI: BANKAMER.COM Jul 28 2018 03:28:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 517462548 EDI: DISCOVER.COM Jul 28 2018 03:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 517462554 EDI: CAPITALONE.COM Jul 28 2018 03:28:00 Lord & Taylor, c/o Capital One Retail Services,  
 PO Box 71106, Charlotte, NC 28272-1106  
 517462555 EDI: CHASE.COM Jul 28 2018 03:28:00 Marriot Rewards, PO Box 15123,  
 Wilmington, DE 19850-5123

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517462559\* +Northland Group, PO Box 390905, Mail Code CBBK2, Minneapolis, MN 55439-0905

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
 Andrew I. Radmin on behalf of Debtor Mindy R. Simon andyradz@aol.com,  
 andyradz@aol.com/r39798@notify.bestcase.com  
 John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
 LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor Pingora Loan Servicing, LLC unless in the state of  
 RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association  
 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5